

Jonathan Schwalb, Esq.
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85 Broad Street, Suite 501
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Attorney for Fay Servicing LLC as servicer for
Wilmington Trust, National Association, not in its individual capacity,
but Solely as trustee for MFRA Trust 2015-1
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

-----X	:	CASE NO.: 19-14955
	:	
	:	CHAPTER: 13
	:	
IN RE:	:	HON. JUDGE.:
	:	ROSEMARY GAMBARDELLA
Ronald Jones	:	
Katheleen Jones	:	HEARING DATE:
	:	JUNE 5, 2019 AT 8:30 AM
	:	
	:	
	:	
Debtor	:	

-----X

NOTICE OF OBJECTION TO CONFIRMATION OF PLAN

PLEASE TAKE NOTICE that Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity but Solely as trustee for MFRA Trust 2015-1 (“Secured Creditor”), the holder of a mortgage on real property of the debtor(s) located at 10 Wood Street, Wayne, NJ 07470 (the “Property”), by and through its undersigned attorneys, hereby objects to the confirmation of the Chapter 13 Plan on grounds including:

1. Debtor(s) plan fails to provide for the claim of Secured Creditor. The objecting creditor is due arrears of approximately \$11,392.53 and a total claim in the amount of approximately \$537,944.21 which will be set forth in a Proof of Claim to be filed prior to bar date.

2. Debtor(s) seeks to modify the rights of Secured Creditor, which is the holder of a claim secured only by a security interest in real property that is the principal residence of the debtor(s).
3. Debtor(s) proposed plan fails to comply with the requirements of the Bankruptcy Code and is not proposed in good faith.
4. Debtor(s) proposed plan does not provide that Secured Creditor retain its lien.
5. Debtor(s) proposed plan is not feasible.
6. Debtor(s) proposed plan fails to comply with other applicable provisions of Title 11.

In the event any portion of the claim is deemed to be an unsecured claim as defined by the Code, objection is hereby made pursuant to 11 U.S.C § 1325(a)(4) and 1325(b), et seq. unless the plan provides for full payment of the claim.

FRIEDMAN VARTOLO LLP
85 Broad Street Suite 501
New York, New York 10004
Attorneys for Secured Creditor,
Fay Servicing LLC as servicer for
Wilmington Trust, National
Association, not in its individual
capacity but Solely as trustee for
MFRA Trust 2015-1

By: /s/ Jonathan Schwalb
Jonathan Schwalb, Esq.

Date: May 7, 2019

UNITED STATES BANKRUPTCY COURT
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Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Fay Servicing LLC as servicer for
Wilmington Trust, National Association, not in
its individual capacity but Solely as trustee for
MFRA Trust 2015-1

In Re:

Ronald Jones
Kathleen Jones

Case No.: 19-14955

Chapter: 13

Adv. No.: _____

Hearing Date: June 5, 2019 at 8:30 AM

Hon. Judge: Rosemary Gambardella

CERTIFICATION OF SERVICE

1. I, Theodore Weber :

☐ represent _____ in the this matter.

☒ am the secretary/paralegal for Jonathan Schwalb, Esq., who represents
Fay Servicing LLC in the this matter.

☐ am the _____ in the this case and am representing myself.

2. On May 7, 2019, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

- Notice of Objection to Confirmation of Plan

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: May 7, 2019

/s/ Theodore Weber
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Ronald Jones 10 Wood Street Wayne, NJ 07470</p> <p>Kathleen Jones 10 Wood Street Wayne, NJ 07470</p>	Debtor(s)	<p><input type="checkbox"/> Hand-delivered</p> <p><input checked="" type="checkbox"/> Regular mail</p> <p><input type="checkbox"/> Certified mail/RR</p> <p><input type="checkbox"/> E-mail</p> <p><input type="checkbox"/> Notice of Electronic Filing (NEF)</p> <p><input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>David E. Sklar Scura Wigfield Heyer & Stevens LLP 1599 Hamburg Turnpike Wayne, NJ 07470</p>	Debtor(s) Attorney	<p><input type="checkbox"/> Hand-delivered</p> <p><input checked="" type="checkbox"/> Regular mail</p> <p><input type="checkbox"/> Certified mail/RR</p> <p><input type="checkbox"/> E-mail</p> <p><input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)</p> <p><input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004</p>	Trustee	<p><input type="checkbox"/> Hand-delivered</p> <p><input checked="" type="checkbox"/> Regular mail</p> <p><input type="checkbox"/> Certified mail/RR</p> <p><input type="checkbox"/> E-mail</p> <p><input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)</p> <p><input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102</p>	U.S. Trustee	<p><input type="checkbox"/> Hand-delivered</p> <p><input checked="" type="checkbox"/> Regular mail</p> <p><input type="checkbox"/> Certified mail/RR</p> <p><input type="checkbox"/> E-mail</p> <p><input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)</p> <p><input type="checkbox"/> Other _____ (as authorized by the court *)</p>